Trade Development Authority and the Indian Institute of Foreign Trade which are organisations involved in market research as well as trade pro motion activities are finalised by the Ministry of Commerce after studying the individual programmes of each organisation. As the Trade Fair Authority of India is not engaged in market research, while being engaged in promotion of exports through trade fairs, its Annual Plan of Action is fina-lised by the Ministry through the meetings of the Exhibition Advisory Committee where the Export Promotion Councils other Trade Bodies and Trade Development Authority are also represented. This helps to avoid overlaps.

(c) There is no such proposals at present under the consideration of the Government.

Amendment in **the Import Policy**

1167. SHRI SANTOSH BAGRODIA: Will the Minister of COMMERCE be pleased to **state:**

(a) whether Government propose to introduce some amendments in the Import Policy for the import of photographic goods and equipments; and

(b) if so, what are the details thereof?

THE MINISTER OF COMMERCE AND TOURISM (SHRI ARUN KUMAR NEHRU): (a) and (b) As the forthcoming Import and Export Policy, to be effective from -st April, 1990 is still under formulation, it is premature to provide any detail at this stage.

Policy of Liberalisation by Banks

1168. SHRI KAMAL MORARKA: Will the Minister of FINANCE he pleased to state:

'a) whether any liberalisation is being considered by banks relating to advarces against shares; and

(b) if so, what are be salient feature of such liberalisation?

THE FINANCE MINISTER (PROF. MADHU DANDAVATE): (a) Reserve Bank of India are not considering at present any proposal to liberalise the norms for granting advances against shares,

(b) Does not arise.

Setting up of Pergonal Banking Centres

1169. SHRI KAMAL MORARKA. Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that 'Personal Banking Centres' are being set up by public sector banks;

(b) if so, what services and facilities are to be offered by such centres; and

(c) what steps are being taken to improve the deteriorating services to customers in public sector bankrs?

THE FINANCE MINISTER (PROF. MADHU DANDAVATE): (a) and (b) Some public sector banks have set up "Personal Banking Centres' or "Personal and Services Banking Divisions". Different services are offered herein by different banks. These may include professional advisory and counselling : services to individual customers and fixing up banking facilities for them at identified branches and offer of all banking facilities for the personal segment.

(c) Public sector banks have taken various measures to improve the service rendered by them to their customers. These measures include evoluation of time norms for rendering common services, setting up of "May I Help You" counters in bigger branches, speedier clearance and collection of cheques through computerisation of clearing[1] houses and increased use of courier service extending to individuals the facility of immediate credit of outstation cheques upto Rs. 2500, oavment of interest at savings bank rate for delayed